

Docket No.: 1986.002.00

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Errol O. KENDALL et al.

Customer No.:

30827

Application No.: 09/756,906

Confirmation No.: 6340

Filed:

January 10, 2001

Art Unit:

3693

For:

SYSTEM FOR APPRAISING A

FINANCIAL PRODUCT

Examiner:

Thu Thao Havan

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Non-Final Office Action dated December 10, 2008, please amend the patent application identified above as follows:

INTRODUCTORY COMMENTS

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.